

Information to identify the case:

Debtor 1	Grant J Cunningham	Social Security number or ITIN	xxx-xx-3157
	First Name Middle Name Last Name	EIN	--
Debtor 2	Cristal S Cunningham	Social Security number or ITIN	xxx-xx-7348
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-20257-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Grant J Cunningham

Cristal S Cunningham

10/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Grant J Cunningham
Cristal S Cunningham
Debtors

Case No. 16-20257-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Grant J Cunningham, Cristal S Cunningham, 109 East Park Ave, Williamstown, NJ 08094-2537
cr	+ HOP Energy, LLC d/b/a DDM Energy, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
cr	+ PROF-2013-M4 LEGAL TITLE TRUST II, BY US BANK NATI, ALDRIDGE PITE LLP, 4375 JUTLAND DRIVE, SUITE 200, PO BOX 17933, SAN DIEGO, CA 92177-7921
516200498	+ Atlantic County Employees FCU, C/O Lyons, Doughty & Veldhuis, PC, PO Box 1269, Mount Laurel, NJ 08054-7269
516200507	+ Donald & Marianne Leadley, 823 White Horse Pike, Hammonton, NJ 08037-2603
516548918	+ Fay Servicing, LLC, Bankruptcy Department, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
516548919	+ Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680, Chicago, Illinois 60642, Fay Servicing, LLC Bankruptcy Department 60642-7138
516200510	+ Flagship Condo Owners Association, PO Box 3473, Toms River, NJ 08756-3473
516200511	HOP Energy, 4 West Red Oak Lane, 3200 Penrose Ferry Road, White Plains, NY 10601
518873055	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518873056	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
516200514	+ Kraft & Kraft, 3200 Penrose Ferry Road, Philadelphia, PA 19145-5500
516200515	+ McKenna, DuPont & Higgins, PO Box 610, Red Bank, NJ 07701-0610
516221655	+ Nelnet on behalf of NJOSA, 4 Quakerbridge Plaza, PO Box 548, Trenton, NJ 08625-0548
516366719	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516200519	+ Sst/medallion, Attn:Bankruptcy, Po Box 3999, St. Joseph, MO 64503-0999
516200520	+ State of New Jersey, Division of Taxation, PO Box 111, Trenton, NJ 08645-0111
516435175	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 06 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516200497	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 06 2021 20:21:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
516218396	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 06 2021 20:21:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mailstop 84CP42, Carneys Point, NJ 08069-3600
516200499	+ Email/Text: bankruptcy@cavps.com	Oct 06 2021 20:21:00	Calvary Portfolio Services, 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2322
516453552	+ EDI: AISACG.COM	Oct 07 2021 00:23:00	Capital One Auto Finance, PO Box 165028, Irving, TX 75016-5028
516200500	+ EDI: CAPONEAUTO.COM	Oct 07 2021 00:23:00	Capital One Auto Finance, 7933 Preston Rd,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Oct 06, 2021

Form ID: 3180W

Total Noticed: 48

			Plano, TX 75024-2302
516230734	+ EDI: AISACG.COM	Oct 07 2021 00:23:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
516412479	+ EDI: AIS.COM	Oct 07 2021 00:23:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a Ascension Capital Group, 4515 N. Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
516381919	EDI: BL-BECKET.COM	Oct 07 2021 00:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516200501	+ EDI: RMSC.COM	Oct 07 2021 00:23:00	Care Credit/Synchrony Bank, PO Box 103104, Roswell, GA 30076-9104
516202252	+ Email/Text: bankruptcy@cavps.com	Oct 06 2021 20:21:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516200502	+ EDI: CHASEAUTO	Oct 07 2021 00:23:00	Chase Auto Finance, 201 N. Central Ave, Phoenix, AZ 85004-1071
516200503	+ EDI: CRFRSTNA.COM	Oct 07 2021 00:23:00	Credit First/CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
516200504	+ Email/Text: electronicbkydocs@nelnet.net	Oct 06 2021 20:21:00	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516200509	+ EDI: AMINFOFP.COM	Oct 07 2021 00:23:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
516273563	Email/Text: laura@redbanklaw.com	Oct 06 2021 20:21:00	HOP Energy, LLC d/b/a DDM Energy, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516200512	+ EDI: IIC9.COM	Oct 07 2021 00:23:00	IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378
516200513	+ Email/Text: clientrep@capitalcollects.com	Oct 06 2021 20:21:00	Inspira Medical Centers, C/O Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
516261532	EDI: CHASEAUTO	Oct 07 2021 00:23:00	JP Morgan Chase Bank NA, PO Box 29505, AZi-1191, Phoenix, AZ 85038-9505
516261178	EDI: JPMORGANCHASE	Oct 07 2021 00:23:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516200516	+ Email/Text: electronicbkydocs@nelnet.net	Oct 06 2021 20:21:00	Nelnet, Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505
516434598	EDI: PRA.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516434601	EDI: PRA.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
516406768	+ EDI: JEFFERSONCAP.COM	Oct 07 2021 00:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516200518	EDI: AISSPRINT	Oct 07 2021 00:23:00	Sprint, PO Box 4191, Carol Stream, IL 60197
516276556	EDI: AISSPRINT	Oct 07 2021 00:23:00	Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
516357026	+ Email/Text: bankruptcyssst@alorica.com	Oct 06 2021 20:21:00	Systems & Services Technologies, Inc., 4315 Pickett Road, St. Joseph, Missouri 64503-1600
516221729	+ Email/Text: electronicbkydocs@nelnet.net	Oct 06 2021 20:21:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
516200521	+ EDI: WFFC.COM	Oct 07 2021 00:23:00	Wells Fargo Home Mortgage, PO Box 10335, Des

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Oct 06, 2021

Form ID: 3180W

Total Noticed: 48

Moines, IA 50306-0335

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516200505	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516200506	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516200508	*+	Donald & Marianne Leadley, 823 White Horse Pike, Hammonton, NJ 08037-2603
516200517	*+	Nelnet, Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PROF-2013-M4 Legal Title Trust IV by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis P. Cullari	on behalf of Debtor Grant J Cunningham cullari@comcast.net
Francis P. Cullari	on behalf of Joint Debtor Cristal S Cunningham cullari@comcast.net
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
Jenelle C Arnold	on behalf of Creditor PROF-2013-M4 LEGAL TITLE TRUST II BY US BANK NATIONAL ASSOC. bkecfinbox@aldridgepate.com, jarnold@ecf.courtdrive.com
Michael R. DuPont	on behalf of Creditor HOP Energy LLC d/b/a DDM Energy dupont@redbanklaw.com, john@redbanklaw.com

TOTAL: 8